

**Faye D. English  
10 West Broad Street  
Suite 1600  
Columbus, OH 43215-3419**

**CERTIFICATE OF SERVICE**

I, the undersigned, of PNC Bank, N.A., hereby certify that on January 28, 2020, a true and correct copy of the Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor: Joseph W Suarez  
Debtor Attorney: Brian D. Wood  
Trustee: Faye D. English

Further, I certify that on January 28, 2020, a true and correct copy of the Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the addresses shown below:

Debtor Address: 7840 Overland Trail  
Delaware, OH 43015

Debtor Attorney: 470 Olde Worthington Road  
Suite 200  
Westerville, OH 43082

Trustee Address: 10 West Broad Street  
Suite 1600  
Columbus, OH 43215-3419

Judge's Initials: JEH

By: /s/ Michael Gallagher

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Michael Gallagher  
PNC Bank, National Association  
P.O. Box 94982  
Cleveland, OH 44101-0570  
1-800-642-6323 Ext. 62239

Fill in this information to identify the case:	
Debtor 1	Joseph W Suarez
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the: Southern District of Ohio	
Case Number 17-50809 JEH	

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of Creditor:** PNC Bank, N.A.

**Court claim no. (if known):** 6

**Last four digits** of any number you use to identify the debtor's account: 3082

**Date of payment change:**  
Must be at least 21 days after date 02/23/2020  
of this notice

**New total payment:** \$104.52  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:  
\_\_\_\_\_

Current escrow payment: \$\_\_\_\_\_

New escrow payment: \$\_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:  
\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Principal Change

Current mortgage payment: \$108.37

New mortgage payment: \$104.52

Debtor 1 Joseph W Suarez  
First Name Middle Name Last Name

Case number (if known) 17-50809

**Part 3: Sign Here**

**The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.**

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michael Gallagher  
Signature

Date 01 / 28 / 2020

Print: Michael Gallagher

Title: Support Specialist

Company: PNC Bank, National Association

Address: P.O. Box 94982  
Number      Street

Cleveland, OH 44101-0570  
City      State      ZIP Code

Contact Phone: 1-800-642-6323 Ext. 62239

Email: Bankruptcy.administration.internal@pnc.com